



PRESS RELEASE

Federal Deposit Insurance Corporation • Each Depositor insured to at least \$250,000

FOR IMMEDIATE RELEASE
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FDIC Makes Public June Enforcement Actions; One Administrative Hearing Scheduled for August 2011

The Federal Deposit Insurance Corporation (FDIC) today released a list of orders of administrative enforcement actions taken against banks and individuals in June. One administrative hearing is scheduled for August 2011.

The FDIC processed a total of 45 matters in June. These included 14 consent orders; 4 removal and prohibition orders; 10 civil money penalties; three prompt corrective actions; one Section 19; one modification order; eight orders terminating consent orders and cease and desist orders; two notices of charges and of hearing; and two notices of intention to prohibit from further participation.

Copies of the orders referred to above can be obtained from or inspected at the FDIC's Public Information Center, 3501 Fairfax Drive, Room E-1002, Arlington, VA (telephone 703-562-2200 or 1-877-275-3342). To view individual orders below, click the link for the PDF next to the order. To view all orders online, visit the FDIC's Web page at <http://www.fdic.gov/bank/individual/enforcement/index.html>. A list of orders made public today follows.

PDF Help - Information on downloading and using the PDF reader.

FINAL ORDERS ISSUED PURSUANT TO SECTION 8(b), 12 U.S.C. § 1818(b) (Consent Orders)

Metro Phoenix Bank, Phoenix, AZ; FDIC-11-083b; Issued: 6/21/11 - PDF

First Bank, Clewiston, FL; FDIC-11-169b; Issued: 6/16/11 - PDF



Congress created the Federal Deposit Insurance Corporation in 1933 to restore public confidence in the nation's banking system. It promotes the safety and soundness of these institutions by identifying, monitoring and addressing risks to which they are exposed. The FDIC receives no federal tax dollars — insured financial institutions fund its operations.

FDIC press releases and other information are available on the Internet at www.fdic.gov, by subscription electronically (go to www.fdic.gov/about/subscriptions/index.html) and may also be obtained through the FDIC's Public Information Center (877-275-3342 or 703-562-2200). PR-125-2011

U.S. Century Bank, Doral, FL; FDIC-11-174b; Issued: 6/7/11 - PDF

The Coastal Bank, Savannah, GA; FDIC-11-055b; Issued: 6/2/11 - PDF

Covenant Bank, Chicago, IL; FDIC-11-022b; Issued: 6/6/11 - PDF

Kenney Bank and Trust, Kenney, IL; FDIC-11-163b; Issued: 6/3/11 - PDF

Vermont State Bank, Vermont, IL; FDIC-11-133b; Issued: 6/6/11 - PDF

PBI Bank, Louisville, KY; FDIC-11-145b; Issued: 6/24/11 - PDF

Peoples State Bank of Madison Lake, Madison Lake, MN; FDIC-11-185b; Issued: 6/22/11 - PDF

Flagship Bank Minnesota, Wayzata MN; FDIC-11-121b; Issued: 6/8/11 - PDF

The Bank of Houston, Houston, MO; FDIC-11-237b; Issued: 6/8/11 - PDF

The Community Bank of Shell Knob, Shell Knob, MO; FDIC-11-211b; Issued: 6/17/11 - PDF

Community Trust & Banking Company, Ooltewah, TN; FDIC-11-085b; Issued: 6/15/11 - PDF

Texas Champion Bank, Alice, TX; FDIC-11-027b; Issued: 6/16/11 - PDF

**FINAL ORDERS ISSUED PURSUANT TO SECTION 8(e), 12 U.S.C. § 1818(e)
(Removal and Prohibition Orders)**

Citizens Business Bank, Ontario, CA; against Jeri Sell; FDIC-10-771e; Issued: 6/10/11 - PDF

The Farmers Bank, Nicholasville, KY; FDIC-10-188e; against Debra P. Bain; Issued: 6/10/11 - PDF

Southern Community Bank and Trust, Winston-Salem, NC; FDIC-10-231e; against Karen Floyd; Issued: 6/21/11 - PDF

First International Bank, Plano, TX; FDIC-10-228e; against Alexandro Sanchez; Issued: 6/10/11 - PDF

**FINAL ORDERS ISSUED PURSUANT TO SECTION 8(i), 12 U.S.C. § 1818(i)
(Civil Money Penalties)**

Century Bank of Georgia, Cartersville, GA; FDIC-11-253k; in the amount of \$9,500.00; Issued: 6/3/11 - PDF

Polk County Bank, Johnston, IA; FDIC-11-256k; in the amount of \$18,095.00; Issued: 6/16/11 - PDF

Signature Bank, Bad Axe, MI; FDIC-10-760k; in the amount of \$15,000.00; Issued: 6/17/11 - PDF

Signature Bank, Bad Axe, MI; FDIC-10-911k; in the amount of \$10,010.00; Issued: 6/17/11 - PDF

Citizens Bank & Trust Co., Marks, MS; in the amount of \$2,000.00; FDIC-11-098k; Issued: 6/1/11 - PDF

KodaBank, Drayton, ND; FDIC-11-286k; in the amount of \$2,310.00; Issued: 6/29/11 - PDF

Northwest Savings Bank, Warren, PA; FDIC-11-315k; in the amount of \$78,155.00; Issued: 6/27/11 - PDF

Independence Bank, East Greenwich, RI; FDIC-11-193k; in the amount of \$3,445.00; Issued: 6/20/11 - PDF

Carroll Bank and Trust, Huntingdon, TN; FDIC-11-082k; in the amount of \$9,240.00; Issued: 6/1/11 - PDF

The Bank of Waynesboro, Waynesboro, TN; FDIC-11-066k; in the amount of \$18,095.00; Issued: 6/9/11 - PDF

**FINAL ORDERS ISSUED PURSUANT TO SECTION 38, 12 U.S.C. § 1831o
(Prompt Corrective Action)**

Citizens Bank of Northern California, Nevada City, CA; FDIC-11-358PCAS; Issued: 6/28/11 - PDF

United American Bank, San Mateo, CA; FDIC-11-357PCAS; Issued: 6/28/11 - PDF

The Royal Palm Bank of Florida, Naples, FL; FDIC-11-331PCAS; Issued: 6/30/11 - PDF

**FINAL ORDERS ISSUED PURSUANT TO SECTION 19, 12 U.S.C. § 1829
(Section 19)**

Jon Michael Miller; FDIC-11-223L; Order Granting Permission to File Application and Approving Application for Consent to Participate in the Affairs of any Insured Depository Institution; Issued: 6/22/11 - PDF

MODIFICATION

Tennessee State Bank, Pigeon Forge, TN; FDIC-96-105e; Order Modifying Order of Prohibition From Further Participation against Billy Proffitt; Issued: 6/21/11 - PDF

TERMINATIONS

Orders Terminating Consent Orders and Cease and Desist Orders

Metro Phoenix Bank, Phoenix, AZ; FDIC-10-759b; Issued: 6/21/11 - PDF

First Commercial Bank of Tampa Bay, Tampa, FL; FDIC-08-347b; Issued: 6/24/11 - PDF

Atlantic Southern Bank, Macon, GA; FDIC-09-225b; Issued: 6/9/11 - PDF

State Bank of Paw Paw Illinois, Paw Paw, IL; FDIC-10-294b; Issued: 6/14/11 - PDF

The Bank of Commerce, Wood Dale, IL; FDIC-09-055b; Issued: 6/6/11 - PDF

Heartland Bank, Leawood, KS; FDIC-08-342b; Issued: 6/1/11 - PDF

The Hicksville Bank, Hicksville, OH; FDIC-09-045b; Issued: 6/17/11 - PDF

Allegiance Bank of North America, Bala Cynwyd, PA; FDIC-09-525b; Issued: 6/27/11 - PDF

NOTICES ISSUED

(Note: A Notice is a proposal enforcement action and is not a final decision or order by the FDIC)

Notices of Charges and of Hearing

Freedom Bank of America, Saint Petersburg, FL; FDIC-11-072b; Notice of Charges; Issued: 6/6/11 - PDF

Bank of South Texas, McAllen, TX; FDIC-10-327e; FDIC-10-328k; Notice of Intention to Prohibit From Further Participation against Rogelio Ibanez, Jr. and Notice of Assessment of Civil Money Penalty, Findings of Fact and Conclusions of Law, Order to Pay, and Notice of Hearing against Rogelio Ibanez, Jr. in the amount of \$75,000.00; FDIC-10-327e; FDIC-10-328k; Issued: 6/3/11 - PDF

Notice of Intention to Prohibit From Further Participation

Westsound Bank (In Receivership), Bremerton, WA; FDIC-10-867e; Notice of Intention to Prohibit From Further Participation against Teresa M. Feller; Issued: 6/3/11 - PDF

Bank of Clark County (In Receivership), Vancouver, WA; FDIC-10-416e; Notice of Intention to Prohibition From Further Participation against David Kennelly; Issued: 6/10/11 - PDF

ADMINISTRATIVE HEARING SCHEDULED FOR AUGUST 2011

Central Bank of Georgia, Ellaville, GA; In the Matter of William Ben Dupree, III; FDIC - 10-625e; FDIC-10-624k; Section 8(e) and Civil Money Penalty Proceedings

Date: August 29, 2011

Location: Albany, Georgia

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